

Closing Instructions**RETURN LOAN DOCUMENTS TO:**

New Century Mortgage Corporation
21600 Oxnard St, Ste 900
Woodland Hills, CA 91367
888-840-3863

Account Manager Name: Jennifer Jackson
Escrow: GATEWAY TITLE

9255 SUNSET BL #710
WEST HOLLYWOOD, CA 90069
(310)385-6964

Escrow Officer: EVELYNE LACHKAR

Escrow Number: NEVIS

Borrower: AUDRY MCNAMARA NEVIS

Vesting: AUDRY MCNAMARA NEVIS, Unmarried Woman

Loan Number: 1008151947

Transaction Name: NEVIS

Document Date: 06/08/2006

Funder Name:

Title:

FINANCIAL TITLE

333 N GLENOAKS BL #200

Burbank, CA 91502

(818)557-1016

Title Officer:

BRIGET FODOR

Title Number:

259440

Property Address:

16 CREEKSIDE DRIVE, San Rafael, CA 94903-

First Payment Date: 08/01/2006

Last Payment Date: 07/01/2036

Loan Term: 360 Interest Rate: 6.800

County: Marin

Principal and Interest Payment \$ 5,736.95

Loan Document Expiration Date: 07/11/2006

Loan Approval Expiration Date: 06/21/2006

We enclose the documents indicated below. Please return all documents and copies as indicated complete with the Borrower's signature(s) and acknowledgment as indicated. DELIVER ONE COPY OF THE PROMISSORY NOTE, SECURITY INSTRUMENT, RIDERS, DISCLOSURES AND OTHER SPECIFIED DOCUMENTS TO THE BORROWER(S) AFTER FORMS ARE COMPLETED AND SIGNED BY BORROWER(S). THE TOTAL CONSIDERATION IN THIS TRANSACTION, EXCEPT FOR OUR LOAN FUNDS, AND APPROVED SECONDARY FINANCING, IF ANY, MUST PASS THROUGH YOUR ESCROW IN THE FORM OF CASH. DO NOT RECORD OUR SECURITY INSTRUMENT IF YOU HAVE KNOWLEDGE OF A CONCURRENT OR SUBSEQUENT ESCROW THAT WILL TRANSFER SUBJECT PROPERTY UPON COMPLETION OF THIS TRANSACTION.

Do not make any amendments, erasures, strikeouts, white outs or alterations to the documents without Lender's prior approval.

- | | | | |
|-------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------------|---------------------------------------------------|
| <input checked="" type="checkbox"/> | NOTE: Original and Certify 3 copies | <input checked="" type="checkbox"/> | HAZARD INSURANCE REQUIREMENTS |
| <input checked="" type="checkbox"/> | SECURITY INSTRUMENT: Conform and Certify 2 copies | <input checked="" type="checkbox"/> | LOAN APPLICATION, Borrower to sign |
| <input checked="" type="checkbox"/> | RIDER(S) to NOTE and SECURITY INSTRUMENT: Conform and Certify 2 copies | <input type="checkbox"/> | LOAN APPROVAL CONDITIONS ATTACHMENT |
| <input checked="" type="checkbox"/> | ADDENDUM to NOTE and SECURITY INSTRUMENT: Conform and Certify 2 copies | <input checked="" type="checkbox"/> | INITIAL ESCROW ACCOUNT NOTICE |
| <input checked="" type="checkbox"/> | LENDER'S INSTRUCTIONS: Signed by Borrower and Closing Officer/Agent | <input checked="" type="checkbox"/> | IMPOUND AUTHORIZATION |
| <input checked="" type="checkbox"/> | ADDENDUM TO LENDER'S INSTRUCTIONS: Signed by Closing Officer/Agent | <input checked="" type="checkbox"/> | DISCLOSURE STATEMENT |
| <input checked="" type="checkbox"/> | DISCLOSURES (Reg. Z, Good faith/Itemization, Fair Lending, Servicing Transfer) | <input checked="" type="checkbox"/> | PAYMENT LETTER |
| <input checked="" type="checkbox"/> | Rescission Notice: 2 copies to each Borrower complete with accurate transaction and cancellation dates. | <input checked="" type="checkbox"/> | INFORMATION FOR GOVERNMENT MONITORING |
| <input checked="" type="checkbox"/> | OCCUPANCY AGREEMENT | <input checked="" type="checkbox"/> | BORROWER NOTICE |
| <input checked="" type="checkbox"/> | COMPLIANCE AGREEMENT | <input type="checkbox"/> | NOTICE OF ASSIGNMENT, SALE OR TRANSFER: |
| <input checked="" type="checkbox"/> | W-9 CERTIFICATION | | Closing Agent to provide one copy to borrower and |
| <input checked="" type="checkbox"/> | 30 DAY LETTER | | return signed copy to Lender. |
| <input type="checkbox"/> | IRS 4506 FORM | | |
| <input type="checkbox"/> | FLOOD NOTICE | | |
| <input checked="" type="checkbox"/> | NAME AFFIDAVIT | | |
| <input checked="" type="checkbox"/> | CERTIFICATION & AUTHORIZATION | | |
| <input checked="" type="checkbox"/> | ARM DISCLOSURE | | |

IN ADDITION TO THE DOCUMENTS NAMED ABOVE, FURNISH THE FOLLOWING INDICATED ITEMS WHEN

EXHIBIT A

**ADDENDUM TO ESCROW INSTRUCTIONS
DEBTS AND DISBURSEMENTS**

NEVIS

Loan Number: 1008151947

16 CREEKSIDE DRIVE, San Rafael, CA 94903-

Creditor	Pay-off Amount	Balance
WASHMUTBK	\$745,768.00	\$745,768.00
CBUSASEARS	\$10,467.00	\$10,467.00
TOYOTA MTR	\$10,097.00	\$10,097.00
CHASE	\$6,349.00	\$6,349.00
CBUSA	\$4,588.00	\$4,588.00

Total Payoff Amount is \$777,269.00

PAYOFFS SHOWN MUST BE PAID WITH SETTLEMENT PROCEEDS. ANY CHANGES TO PAYOFFS MUST BE APPROVED IN WRITING BY THE LENDER. REFER TO CREDITOR DEMAND(S) FOR PAYOFF AMOUNT(S) OF SECURED CREDIT.